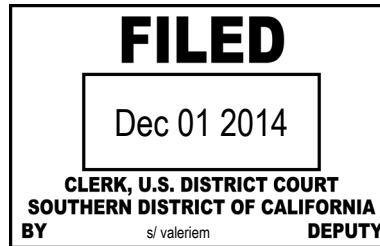


Charmain Alicer Abrazado
43437 Fremont Boulevard
Fremont, CA 94538-6035
510-573-3376
408-829-9301



US Clerk of the Court
US District Court
Southern District Court of California
221 West Broadway, # 3130
San Diego, CA 92101

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11/25/2014

Kazerouni Law Group APC
Abbas Kazerounian, Esq.
245 Fischer Avenue, #D1
Costa Mesa, CA 92626

Carlson & Messer, LLP
David J Kaminski, Esq.
5959 West Century Boulevard, #1214
Los Angeles, CA 90045

To whom it may concern,

November 14, 2014

Hello. My name is Charmain Alicer Abrazado. I'm a US Veteran of the US Coast Guard with health conditions. I'm also a student with University of Phoenix studying for my Bachelor of Science in Management. I've recently received a claim for Couser V. Comenity Bank, Case # 3:12-cv-02484-MMA-BGS, Claim # CYC-10016421301-3276769, for calls being made on my cellular phone # 408-829-9301 without my permission. Throughout August 1, 2010 to May 26, 2014 I believe Comenity Bank has contacted me on my cell phone to attempt to collect a debt using an automatic phone dialing system or APDS. During that time I've been in alot economic turmoil such as filing for Chapter 7 Bankruptcy for a fresh start. I've undergone alot of stress and pressure due to financial hardship and other personal issues.

As an objection of settlement, I would like to request for the maximum of \$500 to \$1,500 or more considering that I'm unemployed with no taxable income. I'm currently going through a financial meltdown. I've previously lived in my car and is homeless. I'm residing with relatives for the time being. Also, I will not be attending the fairness hearing and is being represented by Joseph Angelo from Sagaria Law PC, 333 West San Carlos Street #1700 San Jose, CA 95110, JAngelo@SagariaLaw.com, or #408-426-4753.

Sincerely,

A handwritten signature in black ink, appearing to read "Charmain Alicer Abrazado". The signature is fluid and cursive, with the first name "Charmain" being the most prominent part.

Charmain Alicer Abrazado

11-14-2014

Chambers & Co. Auctioneers
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